

# MASSACHUSETTS HEALTH CARE COVERAGE: ENROLLMENT TRENDS (OCTOBER 2014 EDITION)

From December 2013 through July 2014, as key provisions of the Patient Protection and Affordable Care Act (ACA) were implemented, enrollment in Massachusetts commercial and public health insurance programs<sup>1</sup> increased by 292,656 members (+5.3%). Growth was driven by an additional 315,570 enrollees in Massachusetts public programs (+26.5%), while commercial enrollment held near 2013 levels (-0.5%).

Massachusetts public program enrollment gains between December 2013 and July 2014 included 265,667 new MassHealth Transitional Coverage enrollees. MassHealth Transitional Coverage was created during the first ACA Open Enrollment period to maintain coverage for Massachusetts residents who are awaiting eligibility determination for subsidized public program enrollment. As Transitional Coverage expires in early 2015,<sup>2</sup> members may enroll in other MassHealth programs, become eligible for ConnectorCare or Qualified Health Plan (QHP) tax credits through the Massachusetts Health Connector, or be directed to purchase unsubsidized, non-group commercial health insurance.<sup>3,4</sup>

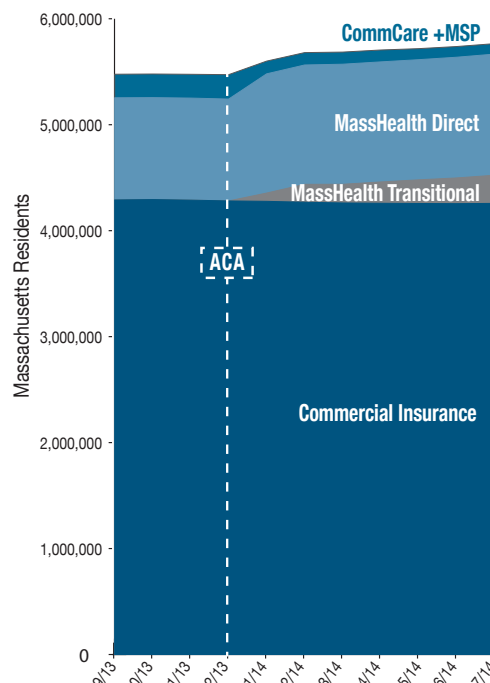
MassHealth "Direct" enrollment - members receiving their primary medical care through MassHealth - also increased through July 2014 (+18.9%) as the ACA expanded Medicaid eligibility and MassHealth absorbed membership from Commonwealth Care and the Medical Security Program.<sup>5</sup>

Massachusetts commercial enrollment was steady from December 2013 to July 2014, though individual payers reported enrollment shifts. Notably, Neighborhood Health Plan reported an increase of 12,439 members (+17.5%), while Harvard Pilgrim Health Care reported a decrease of 27,112 members (-4.3%) over the period.

This CHIA Briefing has been released with a [DataBook](#), [ChartPack](#), and [Technical Notes](#).

## TOTAL REPORTED ENROLLMENT

(excluding Medicare and some smaller payers)



Note: Enrollment reported as of the end of each month.

Primary Medical Insurance Source	12/31/13	3/31/14	7/31/14	Enrollment Change (12/13 - 7/14)	
<b>MA Commercial Enrollment (Includes Fully- and Self-Insured)</b>	<b>4,280,662</b>	<b>4,261,575</b>	<b>4,257,748</b>	<b>-22,914</b>	<b>-0.5%</b>
MassHealth Direct (incl. MCOs)*	961,450	1,133,207	1,143,213	181,763	18.9%
MassHealth Transitional	N/A	176,307	265,667	265,667	---
Commonwealth Care (CommCare)	216,865	103,801	88,408	-128,457	-59.2%
Medical Security Program (MSP)	13,489	10,551	10,086	-3,403	-25.2%
<b>MA Public Program Enrollment</b>	<b>1,191,804</b>	<b>1,423,866</b>	<b>1,507,374</b>	<b>315,570</b>	<b>26.5%</b>
<b>Total MA Commercial + Public Program Enrollment</b>	<b>5,472,466</b>	<b>5,685,441</b>	<b>5,765,122</b>	<b>292,656</b>	<b>5.3%</b>

\* MassHealth Direct includes individuals for whom MassHealth is the primary source of health insurance, including MCO enrollees. Total MassHealth enrollment, including partial or purchased (secondary) coverage and Transitional Coverage, was 1,877,454 at the end of July 2014. See Technical Notes for details.

Note: Data are subject to change as payers retroactively update enrollment counts.

<sup>1</sup> Massachusetts Public Program Enrollment totals in this briefing exclude enrollment in Medicare and other federal programs. Commercial totals include all fully- and self-insured membership as reported by 16 commercial payers. All membership totals are for unique Massachusetts residents covered by primary, medical insurance. See [Technical Notes](#) for more detail.

<sup>2</sup> Transitional Coverage will expire for enrollees on a rolling basis on January 15, January 31, or February 15, 2015.

<sup>3</sup> Commercial plans may be purchased inside or outside of the Massachusetts Health Connector.

<sup>4</sup> Some people enrolled in MassHealth Transitional Coverage may also currently be covered by a commercial payer. Given this potential double-counting, market totals, as reported in this briefing series, may decline after Open Enrollment. See ["ACA Learning Series: Member Transition Strategy for Fall 2014 Open Enrollment"](#) for more information.

<sup>5</sup> Remaining Commonwealth Care and Medical Security Program members are also expected to "re-enroll" in newly available coverage pursuant to the ACA by January 31, 2015 as these programs are retired.

CENTER FOR HEALTH INFORMATION AND ANALYSIS

Two Boylston Street  
Boston, MA 02116  
617.988.3100

[www.mass.gov/chia](http://www.mass.gov/chia)

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